AMENDMENTS TO THE CLAIMS:

1. (Currently Amended) A method for risk classification of a prospective insured, said method comprising:

providing to the perspective insured at least one subjective question relating to self perception of the prospective insured;

obtaining a response to the at least one subjective question from the prospective insured;

automatically classifying the prospective insured to a risk class based at least in part on the response,

~~accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and~~

~~classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;~~

wherein the risk classification relates to at least one of automobile insurance, ~~insurance covering~~ professional malpractice insurance ~~of a medical for a professional,~~ and worker's compensation insurance associated with the prospective insured.

2. (Currently Amended) The method of claim 1, wherein the risk classification is utilized in determining a rate relating ~~relates~~ to automobile insurance.

3. (Currently Amended) The method of claim 1, wherein the risk classification is utilized in determining a rate relating ~~relates~~ to professional malpractice insurance ~~of a medical professional~~.

4. (Currently Amended) The method of claim 1, wherein the risk classification is utilized in determining a rate relating ~~relates~~ to worker's compensation insurance.

5. (Currently Amended) The method of claim 1, wherein one or more of the at least one subjective question ~~personality traits~~ relate at least to one of (a) impulsivity, (b) locus of control, (c) self-esteem, (d) invulnerability, (e) hostility, (f) anger, (g) trust, (h) social desirability, and (i) thoroughness in decision making.

6. (Currently Amended) The method of claim 2, wherein automatically classifying ~~classifying~~ the prospective insured ~~further~~ includes consideration of one or more factors ~~variables~~ selected from a group comprising ~~consisting of~~ age, gender, annual mileage, and driving experience.

7. (Currently Amended) The method of claim 1, further comprising calculating an insurance rate for the prospective insured based on the risk class ~~group~~ into which the prospective insured is assigned ~~was classified~~.

8. (Currently Amended) The method of claim 1, further comprising generating ~~collecting the~~ data regarding one or more ~~the~~ personality traits of the prospective insured based on the response from the prospective insured.

9. (Currently Amended) The method of claim 8, wherein the step of obtaining the response ~~collecting the personality trait data~~ includes administering a questionnaire process in which the at least one subjective question is asked and the response is solicited ~~to the prospective insured~~ and recorded ~~recording replies provided by the prospective insured in response to one or more survey statements on the questionnaire~~.

10. (Currently Amended) The method of claim 1, further comprising:

generating ~~accessing~~ data regarding one or more character traits of the prospective insured based on the response from the prospective insured, wherein ~~to develop character trait data; and~~

the automatically assigning ~~classifying~~ the prospective insured ~~into one of the plurality of~~ to a risk class is ~~groups~~ based on the one or more character traits ~~data~~ of the prospective insured.

11. (Withdrawn) A method of risk classification for automobile insurance, said method comprising:

accessing data regarding answers provided by a driver to one or more survey statements selected from a group consisting of, in substance:

"I don't find it particularly difficult to get along with loud mouthed, obnoxious people";

"In comparison to others my age, I have a less than average chance of having a heart attack";

"I usually think carefully before doing anything"; and

"In comparison to others my age, I have a less than average chance of being fired from a job."

12. (Withdrawn) A method of risk classification for a driver, said method comprising:

accessing data regarding answers provided by the driver to one or more survey statements selected from a group consisting of, in substance:

"I don't find it particularly difficult to get along with loud mouthed, obnoxious people";

"In comparison to others my age, I have a less than average chance of having a heart attack";

"I usually think carefully before doing anything"; and

"In comparison to others my age, I have less than average chance of being fired from a job"; and

classifying the driver into one of a plurality of risk groups based on the data regarding the answers.

13. (Withdrawn) A method of devising a questionnaire for use in risk assessment of a prospective insured, said method comprising:

collecting data from a plurality of survey respondents, said data including an indication of a number of claims reported by each of the survey respondents and a plurality of personality traits for said each of the survey respondents;

correlating sets of the personality traits with the number of claims; and

selecting one or more traits among the set of personality traits based on a correlation with the number of claims;

wherein the risk classification relates to at least one of automobile insurance,

insurance covering malpractice of a medical professional and worker's compensation insurance.

14. (Currently Amended) A method for risk classification of a prospective insured, said method comprising:

providing to the perspective insured at least one subjective question relating to self perception of the prospective insured;

obtaining a response to the at least one subjective question from the prospective insured;

generating personality trait data associated with one or more personality traits of the prospective insured based on the response;

automatically classifying the prospective insured to a risk class based at least in part on the personality trait data derived from the response,

~~accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and~~

~~classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;~~

wherein the personality traits relate to at least ~~to~~ one of (a) impulsivity, (b) locus of control, (c) self-esteem, (d) invulnerability, (e) hostility, (f) anger, (g) trust, (h) social desirability, and (i) thoroughness in decision making; and

wherein the risk classification relates to at least one of accident insurance and a likelihood of filing an accident insurance claim.

15. (Currently Amended) The method of claim 14, wherein the risk classification is utilized in determining a rate relating ~~relates~~ to accident insurance.

16. (Currently Amended) The method of claim 14, wherein the risk classification is utilized in determining ~~relates to~~ a likelihood of filing an insurance claim.

17. (Currently Amended) A machine~~computer~~-readable medium having data stored thereon associated with ~~bearing instructions for~~ risk assessment of a prospective insured, wherein the data, when read, cause ~~said instructions are arranged, when executed by one or more processors, to cause the~~ one or more processors to perform the steps of:

providing to the perspective insured at least one subjective question relating to self perception of the prospective insured;

obtaining a response to the at least one subjective question from the prospective insured;

automatically classifying the prospective insured to a risk class based at least in part on the response,

wherein the risk classification relates to at least one of automobile insurance, professional malpractice insurance, and worker's compensation insurance associated with the prospective insured.

~~accessing data regarding personality traits of the prospective insured; and classifying the prospective insured into one of a plurality of risk groups based on the accessed data regarding the personality traits of the prospective insured;~~

~~wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.~~

18. (Currently Amended) A method for risk classification of a prospective insured, said method comprising:

~~accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and~~

~~classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;~~

providing to the perspective insured at least one subjective question relating to self perception of the prospective insured;

obtaining a response to the at least one subjective question from the prospective insured;

generating personality trait data associated with one or more personality traits of the prospective insured based on the response;

automatically classifying the prospective insured to a risk class based at least in part on the personality trait data derived from the response,

wherein the personality ~~traits~~ trait data is generated based on ~~relate to~~ at least one personality trait selected from a group comprising ~~of~~ locus of control, hostility, social desirability, and thoroughness in decision making.

19. (Currently Amended) The method of claim 18, wherein the personality trait data is generated based on ~~traits relate to~~ at least two personality traits selected from a group comprising ~~of~~ locus of control, hostility, social desirability, and thoroughness in decision making.

20. (Currently Amended) The method of claim 19, wherein the personality trait data is generated based on ~~traits relate to~~ at least three personality traits selected from a group comprising ~~of~~ locus of control, hostility, social desirability, and thoroughness in decision making.

21. (Withdrawn) A method for risk classification of a prospective insured, said method comprising:

accessing answers to a number of items, the items regarding one or more personality traits of the prospective insured, to develop personality trait data;

applying an anti-faking technique to the item answers to determine a reliability factor of the personality trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured and the reliability factor.

22. (Withdrawn) The method of claim 21, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

23. (Withdrawn) The method of claim 21, wherein the reliability factor is derived by at least one of (1) using one or more personality trait items that embed anti-faking measures, (2) using multiple personality trait items designed to measure a particular trait, (3) using one or more personality trait items designed to measure the likelihood that an individual is honest, (4) using multiple questionnaire variants each containing different combinations of personality trait items, (5) administering multiple questionnaires containing personality trait items to a prospective insured, (6) indicating to a prospective insured that a subsequent interview concerning a questionnaire is likely, (7) administering follow-up interviews to a prospective insured if a reliability flag is raised by an answer of a prospective insured, (8) monitoring the continued viability of a particular questionnaire in and (9) monitoring the continued viability of a particular item.

24. (Withdrawn) A method for risk classification of a prospective insured, said method comprising:

accessing data regarding one or more character traits of the prospective insured to develop character trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the character trait data of the prospective insured.

25. (Withdrawn) The method of claim 24, wherein the character traits relate at least to one of (a) honesty, and (b) moral development.

26. (Withdrawn) The method of claim 24, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

27. (Withdrawn) The method of claim 25, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

28. (Withdrawn) The method of claim 21, wherein the reliability factor is derived by at least two of (1) using one or more personality trait items that embed anti-faking measures, (2) using multiple personality trait items designed to measure a particular trait, (3) using one or more personality trait items designed to measure the likelihood that an individual is honest, (4) monitoring the continued viability of a particular questionnaire and (5) monitoring the continued viability of a particular item.

29. (Withdrawn) The method of claim 21, wherein the reliability factor is derived by at least using one or more personality trait items that embed anti-faking measures.

30. (Withdrawn) The method of claim 21, wherein the reliability factor is derived by at least using multiple personality trait items designed to measure a particular trait.

31. (Withdrawn) The method of claim 21, wherein the reliability factor is derived by at least using one or more personality trait items designed to measure the likelihood that an individual is honest.

32. (Withdrawn) The method of claim 23, wherein the reliability factor is derived by at least monitoring the continued viability of a particular questionnaire.

33. (Withdrawn) The method of claim 23, wherein the reliability factor is derived by at least monitoring the continued viability of a particular item.

34. (New) The method of claim 1, wherein the method for risk classification is machine implemented.

35. (New) The method of claim 14, wherein the method for risk classification is machine implemented.

36. (New) The method of claim 18, wherein the method for risk classification is machine implemented.